

Abstract of the Disclosure

An object-oriented, distributed architecture provides a suite of applications supporting pre-paid electronic commerce on internet, intranet or extranet, including roaming transactions and transaction shipping involving more complex configurations. A service request is received from a user, creating a transaction instance. Information relating to the user's PIN and remaining balance are retrieved to determine whether or not the transaction can take place given the user's remaining balance and, if the user's PIN is sufficiently funded, the transaction proceeds, rendering the requested service. An unrated service data record is returned, and the end-user purchase price of the requested goods or services is calculated based upon the service data record. The PIN balance updated, and a transaction data record is generated as well. A typical roaming situation involves two transaction servers, called TxS devices. The first device, identified as a foreign TxS, is the place where the end user initiates the transaction. The second device, identified as the home TxS, holds the business information such as PIN funding for the pre-paid account. The use of transaction shipment is not restricted to a typical roaming situation, but also applies to more complex roaming situations. An input device is employed for receiving a request for a service from an end-user through a business application, forming part of an internet web page,

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for example, or through the use of a virtual Payment Portaltm,
which is manifest as an expandable widget/icon.